

Benefits of Toko Traveller's Insurance

Overseas Medical and Additional Expenses

Payable for expenses incurred outside Laos in respect of medical, surgical, hospital and other charges as a result of injury or sickness including additional travel and accommodation expenses and return of mortal remains in the event of death.

Deductible: US\$35 each claim

24-Hour Emergency Medical Assistance and Services

In the event of an emergency, serious injury or sickness or death, call International SOS. They will provide you the necessary assistance and where necessary, and as approved by TOKO, will organise and arrange for medical transfer and repatriation.

Accidental Death and Permanent Disablement

Compensation on Accidental Death and Permanent Disablement to you and your accompanying children.

Baggage and Personal Effects

Payable for loss, damage to your baggage and personal effects limited to US\$300 for any one article, pair or set and subject to a maximum of US\$900 on jewellery, photographic and transistorised equipment and contents on the Super Plan and half the above limits on the Standard Plan.

Deductible: US\$35 each claim

Loss of Personal Money

Payable for unrecoverable loss of money, credit cards and travellers' cheques.

Deductible: US\$35 each claim

Personal Liability

Compensation against legal liability for injury to another person or loss or damage to another person's property.

Loss of Deposits and Cancellation Charges

Payable for unrecoverable loss of deposits consequent upon the cancellation of a journey.

Deductible: US\$35 each claim

Hijack

Payable in the event of a hijack lasting more than 12 consecutive hours at US\$600 per day on the Super Plan and US\$300 per day on the Standard Plan up to a maximum of 5 days.

Benefits and maximum limits per policy

Section	Benefit and Limit type	Super Plan (US\$)	Standard Plan (US\$)
I	Overseas Medical And Additional Expenses	100,000	50,000
II	24-Hour Emergency Medical Assistance And Services	same benefits for each Insured Person, details as specified in the Policy	
III	Accidental Death And Permanent Disablement	60,000	30,000
IV	Baggage And Personal Effects	3,000	1,500
V	Loss Of Personal Money	600	300
VI	Personal Liability	500,000	250,000
VII	Loss Of Deposits And Cancellation Charges	6,000	3,000
VIII	Hijack	3,000	1,500

Premiums			
Region	Plan		
	Super (US\$)	Standard	(US\$)
Asia Pacific and Schengen			
Premium per day	4	2	
More than 60 days – rate per week	–	10	
Minimum premium	35	21	
Worldwide (excluding USA and Canada)			
Premium per day	5	3	
Minimum premium	45	35	
USA and Canada			
Premium per day	6	3.60	
Minimum premium	54	42	

*NOTE: TOKO reserves the right to change premium rates without prior notice.

SPECIAL NOTE:

- Each Insured Person may purchase TOKO TRAVELLER'S ASSURANCE only once for each journey.
- TOKO TRAVELLER'S INSURANCE may only be sold to people who are ordinarily resident in Laos. The insurance is not available to visitors to Laos.
- The Insurance cover shall be non-renewable, non-endorsable and non-cancellable, the premium being fully earned once the Certificate of Insurance is issued.

Journey:

The journey commences when the Insured leaves his or her place of residence in Laos to commence travel directly from Laos to intended destination(s) stated in the itinerary in the Certificate of Insurance, with the exception of SECTION III, which commences at the time of issue of the Certificate of Insurance. The journey ceases on return to the Insured's place of residence in Laos or on the expiry of the period specified on the Certificate of Insurance, whichever occurs first.

Age Limit:

Up to 70 years of age at the date of commencement of the journey.

Accompanying Children:

Children under 16 years of age travelling with an Insured parent or legal guardian are included for insurance at no extra charge.

The Company's total liability for all claims from an Insured and accompanying children under any SECTION of the Policy shall not exceed the sum insured specified against each such section.

Period of Cover:

Available up to a maximum of 90 days.

Country List			
Asia Pacific	Schengen		Worldwide
<ul style="list-style-type: none">• ASEAN countries• Bangladesh• Bhutan• China• Hong Kong• India• Japan• Tibet• North Korea• South Korea• Macau• Maldives• Mongolia• Pakistan• Sri Lanka• Taiwan• The Pacific Islands	<ul style="list-style-type: none">• Austria• Belgium• Czech Republic• Denmark• Estonia• Finland• France• Germany• Greece• Hungary• Iceland• Italy	<ul style="list-style-type: none">• Latvia• Lithuania• Luxembourg• Malta• Netherlands• Norway• Poland• Portugal• Slovakia• Slovenia• Spain• Sweden• Switzerland	<ul style="list-style-type: none">• All countries except USA and Canada

Delays:

If, due to circumstances outside the Insured's control, the journey is necessarily extended beyond the period of journey stated on the Certificate of Insurance, the insurance will remain in force for such period as is reasonably necessary for completion of the journey, without extra charge.

What do I do in an emergency?

In the event of an emergency, serious injury, sickness or death, call TOKO , reverse charges, any time, day or night, for assistance.

Thailand Tel: (66) 2205 7776

Remember to provide:

- Your name
- TRAVELLER'S Certificate Number and Passport Number
- Nature of injury or sickness
- Details of attending doctor
- Present location and contact particulars



International SOS is the world's leading provider of global medical assistance. International SOS provides clients with a comprehensive portfolio of medical services to ensure that people traveling and working internationally have access to immediate help. Services range from 24-hour medical advice,

referrals to qualified doctors and hospitals and provision of emergency medical evacuations when there is a critical illness or accident.

The emergency assistance program of choice for thousands of multinational and Fortune 500 companies, International SOS handled over 370,000 assistance cases last year, including more than 10,000 medical evacuations.

International SOS has global operations in over 60 countries, spanning five continents and employs over 3,700 dedicated professionals in SOS alarm centers and remote medical facilities.

All claims must be advised to Toko Insurance (Laos) Plc within 30 days after completion of the journey. Doctor's reports, certificates and hospital bills are required to support a claim. Please retain all invoices and receipts.

Other important points to remember

Baggage lost or stolen

Report to Police or carrier (e.g. airline, shipping company) within 24 hours and obtain confirmation report or reference number.

Liability claim Do not admit liability; request for any claim against you to be put in writing.

Loss of money

Report to Police within 24 hours and obtain acknowledgment or written statement of the report.

Loss of travellers' cheques

Report to issuing authority as soon as practicable after discovery of the loss.

IMPORTANT NOTICE TO PROPOSERS(S)

1. Before you enter into a contract of general insurance with an Insurer you have a duty under ARTICLE 20 of the Insurance Law of Laos or any subsequent amendment thereof, to disclose to the Insurer in the proposal form, fully and faithfully, all the facts which you know or ought to know, otherwise, the policy issued thereafter may be void.

2. The liability of the Company does not commence in respect of this application until acceptance has been communicated by the Company to the Applicant or his agent or broker.



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TRAVELLER'S INSURANCE

